

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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BARRY S. MILLER, ESQ.  
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Attorney for Debtor

In Re:

**DAVID NICKERSON**

Debtor.

Case No.: 18-31528

Chapter 7

Hearing Date: 1/8/19 at 10AM

Judge: VFP

**CERTIFICATION OF BARRY S. MILLER IN LIMITED OPPOSITION TO  
MOTION FOR RELIEF FROM THE AUTOMATIC STAY OF  
WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF  
STANWICH MORTGAGE LOAN TRUST A**

Barry S. Miller, certifies upon information and belief and under penalty of perjury to  
the following:

1. I am an attorney at law in the State of New Jersey. I am familiar with the facts of this matter since the filing of the Debtor's petition on October 30, 2018. I make this certification in my capacity as the attorney for the Debtor and in limited opposition to the relief being sought by Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A

(“Wilmington”). The Debtor does not dispute that he is in arrears with his mortgage payments to Wilmington.

2. Pursuant to the Court’s Loss Mitigation Order (*Doc 10*) entered on November 30, 2018, loss mitigation expires on February 9, 2019. It is my understanding that the debtor intends to have all three loss mitigation payments made at the same time as he is waiting for a check through his annuity with the Great American Insurance Group.
3. My office is in the process of submitting the relevant paperwork through the Loss Mitigation Portal and we expect to complete that submission by Monday, January 7, 2019. The debtor has provided most of the paperwork to our office and we are finalizing our review of the information/documentation.
4. I am requesting that the court condition the relief requested based on the Debtor’s compliance with his rights and obligations contained in the Loss Mitigation Order and, further, to allow an additional twenty days for the Debtor to make all three of his loss mitigation payments.

I certify that the foregoing statements made by me are true and correct. I am aware that, if any of the foregoing statements made by me are willfully false, I am subject to punishment.

BARRY S. MILLER, ESQ.  
Attorney for the Debtor

By: /s/Barry S. Miller  
Barry S. Miller

Dated: December 31, 2018

